

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

☒ Valuation of Security    ☐ Assumption of Executory Contract or Unexpired Lease    ☒ Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: Case No.: 19-14840  
Howard and Wanda Somerville Judge: JNP  
Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original    ☒ Modified/Notice Required    Date: 5/24/19  
☒ Motions Included    ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/ SW    Initial Debtor: /s/ HS    Initial Co-Debtor: /s/WS

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 832.00 per month to the Chapter 13 Trustee, starting on June 1, 2019 for approximately 58 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection ☐ NONE**

a. Adequate protection payments will be made in the amount of \$ 117.16 to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to Tri-State Credit Corp. (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 3,960.00
DOMESTIC SUPPORT OBLIGATION	Child Support	Notice Only
Internal Revenue Service	Taxes	Notice Only
State of New Jersey	Taxes	Notice Only
City of Millville	Taxes	\$255.32

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Ocwen loan Servicing	2314 Mistletoe Lane Millville NJ 08332	\$27,519.00	None	\$27,519.00	\$1,386.89

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☐ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Capital Auto Sales	2006 Chrysler Pacifica	\$7,795.07	\$5,525.00	None	\$5,525.00	5%	\$6,255.60
Tri State Credit Corp	2004 Dodge 1500	\$4,941.26	\$5,925.00	None	\$4,941.26	6.5%	\$6,689.66

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan** ☒ **NONE**

The following secured claims are unaffected by the Plan:

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☒ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☒ Not less than \$ 0.00 to be distributed *pro rata*
- ☐ Not less than \_\_\_\_\_ percent
- ☐ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions ☐ NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☐ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
Capital Auto Sales	2006 Chrysler Pacifica	\$7,795.07	\$5,525.00	\$6,255.60	\$1,000.00
Tri State Credit Corp	2004 Dodge 1500	\$4,941.26	\$5,925.00	\$6,689.66	\$1,000.00

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Priority Claims
- 3) Secured Claims
- 4) Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☒ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 5/24/19.

Explain below **why** the plan is being modified:

To remove the Debtor's from the loss mitigation program and pay the arrears owed to the mortgage company per the proof of claim.

Explain below **how** the plan is being modified:

To remove the Debtor's from the loss mitigation program and pay the arrears owed to the mortgage company per the proof of claim.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

## Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 5/24/19

/s/Howard Somerville  
Debtor

Date: 5/24/19

/s/Wanda Somerville  
Joint Debtor

Date: 5/24/19

/s/Seymour Wasserstrum  
Attorney for Debtor(s)

## Certificate of Notice Page 11 of 13

United States Bankruptcy Court  
District of New JerseyIn re:  
Howard I Somerville  
Wanda I Somerville  
DebtorsCase No. 19-14840-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin  
Form ID: pdf901Page 1 of 3  
Total Noticed: 90

Date Rcvd: May 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 30, 2019.

db/jdb  
lm  
cr  
518134979 +Howard I Somerville, Wanda I Somerville, 2314 Mistletoe Lane, Millville, NJ 08332-6430  
518134907 +Midland Mortgage, POB 268806, Oklahoma City, OK 73126-8806  
518073606 +Tri-State Credit Corp., 2188 North Delsea Drive, Vineland, NJ 08360-1971  
518073604 APS, 2527 Cranberry Hwy, Wareham, MA 02571-1046  
518212274 Abercrombie and Fitch, 1750 Deptford Center Rd #1226, Thorofare, NJ 08086  
518134910 BMG Music, PO Box 91501, Indianapolis, IN 46291  
518073605 +Bank Of America, PO Box 17054, Wilmington, DE 19850-7054  
518212274 +Bank of Missouri, Attn Total Card, Inc., 2700 S. Lorraine Pl, Sioux Falls, SD 57106-3657  
518134910 +Big Lots, Inc., 101 Bluebird Ln, Millville, NJ 08332-1317  
518134911 +Boscovs, PO Box 17642, Baltimore, MD 21297-1642  
518073605 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Best Buy, PO Box 688911, Des Moines, IA 50368-8911)  
518164875 +COMCAST, PO BOX 1931, Burlingame, CA 94011-1931  
518073607 +Capital Auto Sales, 1329 N. Delsea Drive, Vineland, NJ 08360-2255  
518073615 +DIRECTV LLC, ATTN BANKRUPTCIES, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550  
(address filed with court: DirecTV, P.O. Box 11732, Newark, NJ 07101-4732)  
518073617 #+Eastern Account System, 75 Glen Road Ste 110, Sandy Hook, CT 06482-1175  
518134941 Excel Care Alliance, Llc, 76 South State Street, Vineland, NJ 08360-4851  
518073626 ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096  
(address filed with court: Fsb Blaze Credit Card, 500 E. 60th Street, Sioux Falls, SD 57104)  
518073622 First Access/Bank of Missouri, PO Box 89028, Sioux Falls, SD 57109-9028  
518073623 +First National Credit, 500 E3. 60th Street, Sioux Falls, SD 57104-0478  
518073624 First Premier Bank, PO Box 5519, Sioux Falls, SD 57117-5519  
518073625 +First Savings Credit, 500 E 60th St N, Sioux Falls, SD 57104-0478  
518073627 +Indigo Card, 707 Skokie Blvd Ste 375, Northbrook, IL 60062-2882  
518138708 +Indigo Card/Meta Bank, 707 Skokie Blvd Ste 375, Northbrook, IL 60062-2882  
518134948 Inspira Health, P.O. Box 48274, Newark, NJ 07101-8474  
518134950 Lab Corp, PO Box 2240, Burlington, NC 27216-2240  
518073633 +MABT/CONFIN, PO Box 11743, Wilmington, DE 19850-1743  
518073634 +Mariner Finance, 3650 E Landis Ave, Vineland, NJ 08361  
518245156 +Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904  
518238840 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051  
518134906 Midland Mortgage, PO Box 5025, Oklahoma City, OK 73126  
518134966 +New Jersey Surcharge, PO Box 1502, Trenton, NJ 08607-1502  
518073637 Office Of Attorney General, Richard J Hughes Justice Complex, 25 Market St, P.O. Box 112, Trenton, NJ 08625-0112  
518134984 +PMAB LLC, 4135 S Stream Blvd Ste, Charlotte, NC 28217-4636  
518073638 +Republic Bank/Build, PO Box 9203, Old Bethpage, NY 11804-9003  
518073639 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
(address filed with court: State Of New Jersey, Divison Of Taxation, P.O. Box 245, Trenton, NJ 08695)  
518134969 +South Jersey Gas, Po Box 577, Hammonton, NJ 08037-0577  
518134974 +South Jersey Health System, PO Box 3129, Secaucus, NJ 07096-3129  
518073644 +TBOM Retail, PO Box 4499, Beaverton, OR 97076-4499  
518073643 +Target/TD Bank, PO Box 673, Minneapolis, MN 55440-0673  
518073645 +Tri State Credit Corp, 2188 N. Delsea Drive, Vineland, NJ 08360-1971  
518195882 +Tri-State Credit Corporation, c/o Honig & Greenberg, 1949 Berlin Road, Suite 200, Cherry Hill NJ 08003-2077  
518134975 Ulta, PO Box 659820, San Antonio, TX 78265-9120

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov May 28 2019 23:05:58 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 28 2019 23:05:58 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

518073603 +E-mail/Text: bkprpt@retrievalmasters.com May 28 2019 23:05:57 American Medical Collection Agency, 4 Westchester Palza Suite 110, Elmford, NY 10523-1615  
518103220 E-mail/PDF: resurgentbknofications@resurgent.com May 28 2019 23:03:39 Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

518134909 +E-mail/Text: bankruptcy@pepcoholdings.com May 28 2019 23:05:48 Atlantic City Electric, 5 Collins Drive Suite 2133, Pepco Holdings Inc, Bankruptcy, Division, Penns Grove, NJ 08069-3600

518213350 +E-mail/Text: bnc@atlasacq.com May 28 2019 23:05:41 Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303

518073608 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 28 2019 23:05:12 Capital One Bank, PO Box 30281, Salt Lake City, CT 84130-0281

518073609 +E-mail/PDF: gecsed@recoverycorp.com May 28 2019 23:03:29 Care Credit, PO Box 981439, El Paso, TX 79998-1439

District/off: 0312-1

User: admin  
Form ID: pdf901

Page 2 of 3  
Total Noticed: 90

Date Rcvd: May 28, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518073610 +E-mail/Text: tracey.gregoire@millvillenj.gov May 28 2019 23:05:58 City Of Millville,  
12 South High Street, Po Box 609, Millville, NJ 08332-0609

518073611 E-mail/Text: documentfiling@lciinc.com May 28 2019 23:05:39 Comcast, 1846 N West Blvd,  
Vineland, NJ 08360-2000

518134916 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 28 2019 23:05:53 Comenity - game stop,  
P.O. Box 183003, Columbus, OH 43218-3003

518073612 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 28 2019 23:05:53 Comenity Bank,  
PO Box 182124, Columbus, OH 43218-2124

518073613 +E-mail/PDF: creditonebknofifications@resurgent.com May 28 2019 23:04:30 Credit One,  
PO Box 98873, Las Vegas, NV 89193-8873

518073614 E-mail/PDF: creditonebknofifications@resurgent.com May 28 2019 23:03:38 Credit One Bank,  
P.O. Box 60500, City Of Industry, CA 91716-0500

518073616 +E-mail/Text: bankruptcynotices@dcicollect.com May 28 2019 23:06:06 Diversified,  
P.O. Box 551268, Jacksonville, FL 32255-1268

518134937 +E-mail/Text: bkr@cardworks.com May 28 2019 23:05:37 Eddie Bauer, 101 Crossway Park West,  
Woodbury, NY 11797-2020

518073618 +E-mail/Text: bknotice@ercbpo.com May 28 2019 23:06:00 Enhance Recovery Company,  
8014 Bayberry Road, Jacksonville, FL 32256-7412

518134942 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 28 2019 23:05:53 Express, P.O. Box 659728,  
San Antonio, TX 78265-9728

518073619 +E-mail/Text: bnc-bluestem@quantum3group.com May 28 2019 23:06:08 Finger Hut, Po Box 166,  
Newark, NJ 07101-0166

518073621 E-mail/Text: bnc-bluestem@quantum3group.com May 28 2019 23:06:08 Fingerhut, Po Box 166,  
Newark, NJ 07101-0166

518073620 +E-mail/Text: bnc-bluestem@quantum3group.com May 28 2019 23:06:08 Fingerhut,  
Direct Marketing, Inc, 6250 Ridgewood Road, St. Cloud, MN 56303-0820

518134944 E-mail/Text: bankruptcy@hsn.net May 28 2019 23:06:06 HSN, P.O. Box 9090,  
Clearwater, FL 33758-9090

518073628 +E-mail/Text: cio.bncmail@irs.gov May 28 2019 23:05:46 Internal Revenue Service,  
1601 Market Street, Philadelphia, PA 19103-2301

518250361 E-mail/Text: JCAP\_BNC\_Notices@jcap.com May 28 2019 23:06:02 Jefferson Capital Systems LLC,  
Po Box 7999, Saint Cloud Mn 56302-9617

518073646 E-mail/Text: JCAP\_BNC\_Notices@jcap.com May 28 2019 23:06:02 Tribute Mastercard,  
C/O Jefferson Capital Systems, 16 McLeland Road, St. Cloud, MN 56303

518073632 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 28 2019 23:05:53 Justice, Po Box 182125,  
Columbus, OH 43218-2125

518103219 E-mail/PDF: resurgentbknofifications@resurgent.com May 28 2019 23:03:40 LVNV Funding, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

518103218 E-mail/Text: bkr@cardworks.com May 28 2019 23:05:37 MERRICK BANK,  
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

518073635 +E-mail/Text: bkr@cardworks.com May 28 2019 23:05:37 Merrick Bank,  
10705 S Jordan Gtwy, Ste 200, South Jordan, UT 84095-3977

518134968 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 28 2019 23:05:53 New York & Co,  
PO Box 659728, San Antonio, TX 78265-9728

518073636 +Fax: 407-737-5634 May 28 2019 23:17:10 Ocwen Loan Servicing, 1661 Worthington Rd Ste 100,  
West Palm Beach, FL 33409-6493

518251350 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 28 2019 23:05:12  
Portfolio Recovery Associates, LLC, C/O synchrony Bank, POB 41067, Norfolk VA 23541

518251344 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 28 2019 23:05:12  
Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541

518245877 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 28 2019 23:03:33  
Portfolio Recovery Associates, LLC, c/o Justice, POB 41067, Norfolk VA 23541

518182417 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com May 28 2019 23:06:02 Premier Bankcard, Llc,  
Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999

518230649 E-mail/Text: bnc-quantum@quantum3group.com May 28 2019 23:05:56  
Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788

518238930 E-mail/Text: bnc-quantum@quantum3group.com May 28 2019 23:05:56  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

518238926 E-mail/Text: bnc-quantum@quantum3group.com May 28 2019 23:05:56  
Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,  
Kirkland, WA 98083-0788

518190821 +E-mail/Text: jkatsios@gsicollections.com May 28 2019 23:05:49  
Regional Diagnostic Imaging, LLC, c/o GSI Recovery, LLC, PO Box 1026,  
Bloomfield, NJ 07003-1026

518077866 +E-mail/PDF: gecsed@recoverycorp.com May 28 2019 23:03:29 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

518073640 E-mail/PDF: gecsed@recoverycorp.com May 28 2019 23:05:11 Synchrony/Care Credit,  
PO Box 965036, Orlando, FL 32896-5036

518073641 +E-mail/PDF: gecsed@recoverycorp.com May 28 2019 23:05:10 Synchrony Bank/Walmart,  
Po Box 965024, Orlando, FL 32896-5024

518073642 E-mail/PDF: ais.tmobile.ebn@americaninfosource.com May 28 2019 23:04:17 T-Mobile,  
Po Box 742596, Cincinnati, OH 45274-2596

518255707 +E-mail/Text: bncmail@w-legal.com May 28 2019 23:06:01 TD Bank USA, N.A.,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

518073648 +E-mail/Text: office@ubtfcu.org May 28 2019 23:05:56 Union Bld Trades Fcu, PO Box 6270,  
Parsippany, NJ 07054-7270

518239811 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM May 28 2019 23:05:22 Verizon,  
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

District/off: 0312-1

User: admin  
Form ID: pdf901

Page 3 of 3  
Total Noticed: 90

Date Rcvd: May 28, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518073649 +E-mail/Text: wfmelectronicbankruptcyntifications@verizonwireless.com May 28 2019 23:05:38  
Verizon, 500 Technology Drive Suite 300, Weldon Springs, MO 63304-2225  
518134976 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 28 2019 23:05:54 Victoria's Secret,  
PO Box 659728, San Antonio, TX 78265-9728

TOTAL: 48

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518242716\* +Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303  
518134914\* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Childrens Place, PO Box 183015, Columbus, OH 43218-3015)  
518073631\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, Po Box 724, Springfield, NJ 07081)  
518073629\* Internal Revenue Service, Officer, a managing or general agent, PO Box 744,  
Springfield, NJ 07081-0744  
518073630\* +Internal Revenue Service, Officer, a managing or general agent,, PO Box 7346,  
Philadelphia, PA 19101-7346  
518073647 ##+Trident Asset Management, 5755 N Point Pkwy, Suite 12, Alpharetta, GA 30022-1136  
TOTALS: 0, \* 5, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 30, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 24, 2019 at the address(es) listed below:

Helene Bonnie Raush on behalf of Creditor Tri-State Credit Corp. hraush@hgllclaw.com,  
aholmes@hgllclaw.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Kevin Gordon McDonald on behalf of Creditor MIDFIRST BANK kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Seymour Wasserstrum on behalf of Debtor Howard I Somerville mylawyer7@aol.com,  
ecf@seymourlaw.net  
Seymour Wasserstrum on behalf of Joint Debtor Wanda I Somerville mylawyer7@aol.com,  
ecf@seymourlaw.net  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6